What is claimed is:

1. A method of providing for a money transfer over a network, comprising the steps of:

a) providing a stamp having a face value and a lifespan both indicated on the stamp, the stamp being a string that is a concatenation of two or more fields including the face value and the lifespan, with at least one of the fields calculated according to a prescription involving a hashing or encryption of a concatenation of others of the fields or of some other field not part of the stamp;

b) affixing the stamp to an e-mail; and

c) allowing the recipient of the e-mail to obtain value for the stamp if the stamp is presented to a predetermined entity for the stamp value within the lifespan indicated on the stamp.

2. A method as in claim 1, wherein the stamp is a concatenation of a set of fields, the set comprising:

a) an issue time;

b) a lifespan;

c) a stamp value; and

d) a first-hashed field that is a hash of a concatenation of all of the preceding fields and, in addition a secret constant known only to the stamp issuer.

3. A method as in claim 2, wherein the first-hashed field is a predetermined truncation of the output of the hash of the concatenation of all of the preceding fields and, in addition a secret constant known only to the stamp issuer.

4. A method as in claim 2, wherein the set of fields of which the stamp is a concatenation further comprises a second-hashed field that is a hash of the issue time field, the lifespan field, the stamp value field, and the first-hashed field.

5. A method as in claim 4, wherein the second-hashed field is a predetermined truncation of the output of the hash of the issue time field, the lifespan field, the stamp value field, and the first-hashed field.

6. A method as in claim 4, wherein the set of fields of which the stamp is a concatenation further comprises a digital signature field that is a digitally signed encryption of the issue time field, the first-hashed field and the second-hashed field, wherein the encryption is performed using a private key of the stamp issuer.

7. A method as in claim 4, wherein the set of fields of which the stamp is a concatenation further comprises a digital signature field that is a pre-determined truncation of the issue time field, the first-hashed field, the second-hashed field, and a secret constant, known only to the stamp issuer and other qualified parties.